

2011 Benefit Costs For Regular Employees



King County

Benefits, Payroll and
Retirement Operations

Regular employees receive county-paid medical, dental and vision coverage, plus basic life insurance, basic accidental and dismemberment (AD&D) insurance and basic long-term disability (LTD) insurance. Regular employees pay for supplemental life insurance, supplemental AD&D insurance and supplemental LTD insurance. The 2011 rates for supplemental insurance are shown below.

Supplemental life insurance

| Age | Monthly cost per \$1,000 supplemental life for you | Monthly cost per \$1,000 supplemental life for your spouse/domestic partner | Calculate your total monthly cost for supplemental life |
|----------|--|---|---|
| Under 25 | \$ 0.033 | \$ 0.060 | Enter your base annual salary (BAS) here 1. \$ _____ |
| 25-29 | \$ 0.040 | \$ 0.072 | Enter 1 for 1x your BAS for yourself here Enter 2 for 2x your BAS for yourself here Enter 3 for 3x your BAS for yourself here Enter 4 for 4x your BAS for yourself here 2. _____ |
| 30-39 | \$ 0.055 | \$ 0.097 | Multiply line 1 by line 2 and enter the answer here 3. \$ _____ |
| 40-44 | \$ 0.069 | \$ 0.122 | Round line 3 to the next higher \$1,000 and enter the amount here 4. _____ |
| 45-49 | \$ 0.109 | \$ 0.194 | Divide line 4 by 1,000 and enter the amount here 5. _____ |
| 50-54 | \$ 0.189 | \$ 0.340 | Enter the rate of supplemental life/\$1,000 for your age from the second column here 6. \$ _____ |
| 55-59 | \$ 0.337 | \$ 0.609 | Multiply line 5 by line 6 and enter the answer here 7. \$ _____ |
| 60-64 | \$ 0.448 | \$ 0.800 | If you elect supplemental life for your spouse/domestic partner, enter 0.5 here; if not, enter 0 and go to step 12 8. _____ |
| 65-69 | \$ 0.767 | \$ 1.374 | Multiply line 5 by line 8 and enter the answer here 9. _____ |
| 70+ | \$ 1.245 | \$ 2.229 | Enter the rate of supplemental life/\$1,000 for your age (not your spouse/domestic partner's age) from the third column here 10. \$ _____ |
| | | | Multiply line 9 by line 10 and enter the answer here 11. \$ _____ |
| | | | If you elect supplemental life for children, enter \$0.901 here; if not, enter 0 12. \$ _____ |
| | | | Add lines 7, 11 and 12 for your total monthly cost here 13. \$ _____ |

Supplemental accidental death and dismemberment (AD&D) insurance

| If you elect this supplemental amount ... | Monthly cost for you | Monthly cost to cover your spouse/domestic partner at 50% of your amount | Monthly cost to cover your spouse/domestic partner at 100% of your amount | Monthly cost to cover all your children at 10% of your amount |
|---|----------------------|--|---|---|
| \$ 50,000 | \$.85 | \$.43 | \$.85 | \$.25 |
| \$ 100,000 | \$ 1.70 | \$.85 | \$ 1.70 | \$.50 |
| \$ 150,000 | \$ 2.55 | \$ 1.28 | \$ 2.55 | \$.75 |
| \$ 200,000 | \$ 3.40 | \$ 1.70 | \$ 3.40 | \$ 1.00 |
| \$ 250,000 | \$ 4.25 | \$ 2.13 | \$ 4.25 | \$ 1.25 |
| \$ 300,000 | \$ 5.10 | \$ 2.55 | \$ 5.10 | \$ 1.50 |
| \$ 350,000 | \$ 5.95 | \$ 2.98 | \$ 5.95 | \$ 1.75 |
| \$ 400,000 | \$ 6.80 | \$ 3.40 | \$ 6.80 | \$ 2.00 |
| \$ 450,000 | \$ 7.65 | \$ 3.83 | \$ 7.65 | \$ 2.25 |
| \$ 500,000 | \$ 8.50 | \$ 4.25 | \$ 8.50 | \$ 2.50 |

Supplemental long-term disability (LTD) insurance

| | |
|--|----------------|
| Calculate your total monthly cost for supplemental LTD | |
| Enter your hourly rate (if you know your base annual salary, go to line 4) | 1. _____ |
| Enter hours you work each week | 2. _____ |
| Multiply line 1 by line 2 to determine your weekly salary | 3. _____ |
| Multiply line 4 by 52 to determine your base annual salary (BAS) | 4. _____ |
| Divide line 4 by 100 | 5. _____ |
| LTD premium rate | 6. 0.20 |
| Multiply line 4 by line 6 to determine your annual cost | 7. _____ |
| Divide line 6 by to determine your monthly cost | 8. _____ |